

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In re:)	Chapter 7
)	
HAROLD GUIDO,)	Case No. 20-45516-169
)	
Debtor.)	Hon. Bonnie L. Clair
)	
)	Hearing Date: May 11, 2021
DANIEL J. CASAMATTA,)	Hearing Time: 10 a.m.
Acting United States Trustee,)	Location: 111 South 10 th Street
)	Courtroom 7 South
Movant,)	St. Louis, Missouri 63102
)	
)	Objection Deadline: May 4, 2021
v.)	
)	
WILLIAM H. RIDINGS, JR.,)	
)	
Respondent.)	

**NOTICE OF UNITED STATES TRUSTEE'S MOTION FOR EXAMINATION OF
DEBTOR'S ATTORNEY'S FEES AND FEE AGREEMENTS WITH DEBTOR
PURSUANT TO LOCAL RULE 2093, 11 U.S.C. § 329(b), AND
FEDERAL RULE OF BANKRUPTCY PROCEDURE 2017**

WARNING: THIS MOTION TO DISMISS CASE SEEKS AN ORDER THAT MAY ADVERSELY AFFECT YOU. IF YOU OPPOSE THE MOTION, YOU SHOULD IMMEDIATELY CONTACT THE MOVING PARTY TO RESOLVE THE DISPUTE. IF YOU AND THE MOVING PARTY CANNOT AGREE, YOU MUST FILE A RESPONSE AND SEND A COPY TO THE MOVING PARTY. YOU MUST FILE AND SERVE YOUR RESPONSE BY MAY 4, 2021. YOUR RESPONSE MUST STATE WHY THE MOTION SHOULD NOT BE GRANTED. IF YOU DO NOT FILE A TIMELY RESPONSE, THE RELIEF MAY BE GRANTED WITHOUT FURTHER NOTICE TO YOU. IF YOU OPPOSE THE MOTION AND HAVE NOT REACHED AN AGREEMENT, YOU MUST ATTEND THE HEARING. THE DATE IS SET OUT ABOVE. UNLESS THE PARTIES AGREE OTHERWISE, THE COURT MAY CONSIDER EVIDENCE AT THE HEARING AND MAY DECIDE THE MOTION AT THE HEARING.

REPRESENTED PARTIES SHOULD ACT THROUGH THEIR ATTORNEYS.

PLEASE TAKE NOTICE that the United States Trustee has filed a motion in this case. A copy of the pleading may be obtained from the undersigned at the Office of United States Trustee, 111 South 10th Street, Suite 6.353, St. Louis, Missouri 63102, or

from the Clerk of the U.S. Bankruptcy Court, 111 South 10th Street, 4th floor, St. Louis, MO 63102.

PLEASE TAKE FURTHER NOTICE that the hearing to consider the Debtor's Motion to Dismiss will be held before the Honorable Bonnie Clair, U.S. Bankruptcy Judge, on **May 11, 2021 at 10 a.m.** in United States Bankruptcy Court - Courtroom 7 South, Eastern District of Missouri – Thomas F. Eagleton United States Courthouse, 111 S. Tenth Street, St. Louis, MO 63102. Only parties opposing the Motion are required to appear. Any response or objection to the Motion must be copied to the U.S. Trustee attorney identified herein at the address below and appropriately filed with the U.S. Bankruptcy Court at the address in accordance with its procedures no later than **seven (7) days** prior to the hearing, May 4, 2021. Please refer to the **BOLD** type paragraph above.

Respectfully Submitted,

DANIEL J. CASAMATTA
ACTING UNITED STATES TRUSTEE

PAUL A. RANDOLPH
ASSISTANT UNITED STATES TRUSTEE

By: /s/ Joe Schlotzhauer
Joe Schlotzhauer
Trial Attorney
Office of the United States Trustee
Bar No. 62138MO
111 South 10th Street – Suite 6.353
St. Louis, Missouri 63102
Telephone: 202 280 9375
joseph.schlotzhauer@usdoj.gov

CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on March 30, 2021 with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, address to those parties listed on the Court's Manual Notice List and listed below on March 30, 2021.

Fredrich J. Cruse
P.O. Box 914,718 Broadway
Hannibal, MO 63401
Phone: 573-221-1333
Email: trustee@cruselaw.com
CHAPTER 7 PANEL TRUSTEE

William H. Ridings, Jr.
Ridings Law Firm
2510 South Brentwood Boulevard
Suite 205
St. Louis, MO 63144
COUNSEL FOR DEBTOR

Harold L. Guido
1470 Park Ashwood Circle
Saint Charles, MO 63304
DEBTOR

/s/ Margaret Slaughter
Margaret Slaughter, Paralegal Specialist

United States Bankruptcy Court

Eastern District of Missouri

In re:
Harold L Guido
Debtor

Case No. 20-45516-blc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0865-4

User: admin

Page 1 of 2

Date Rcvd: Mar 30, 2021

Form ID: pdf03

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2021:

Recip ID	Recipient Name and Address
db	+ Harold L Guido, 1470 Park Ashwood Circle, Saint Charles, MO 63304-8737
24986390	American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
24954610	+ American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
24954618	+ IC System, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
24954621	+ Midwest Recovery Systems, Attn: Bankruptcy, Po Box 899, Florissant, MO 63032-0899
24954634	+ Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
24954611	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 31 2021 00:51:09	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
24954613	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 31 2021 01:32:00	Comenity Bank/Gordmans, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
24954614	+ Email/Text: stacy@consumercollection.com	Mar 31 2021 01:33:00	Consumer Collection Management, Inc., Attn: Bankruptcy, Po Box 1839, Maryland Heights, MO 63043-6839
24954615	+ Email/Text: convergent@ebn.phinsolutions.com	Mar 31 2021 01:33:00	Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004
24954616	+ Email/Text: ebnotifications@creditacceptance.com	Mar 31 2021 01:32:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
24954617	+ Email/Text: bknotice@ercbpo.com	Mar 31 2021 01:33:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
24954619	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 31 2021 01:33:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
24954620	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 31 2021 01:32:00	Midland Funding Llc, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
24954622	+ Email/PDF: pa_dc_claims@navient.com	Mar 31 2021 00:51:16	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954632	+ Email/Text: netcreditbnc@enova.com	Mar 31 2021 01:33:18	NetCredit, 175 West Jackson Boulevard, Suite 1000, Chicago, IL 60604-2863
24954633	Email/Text: info@plazaservicesllc.com	Mar 31 2021 01:32:00	Plaza Services, LLC, Attn: Bankruptcy, 110 Hammond Dr, Suite 110, Atlanta, GA 30328

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0865-4

User: admin

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Date Rcvd: Mar 30, 2021

Form ID: pdf03

Total Noticed: 17

Recip ID	Bypass Reason	Name and Address
cr	*+	American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702
24954612	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
24954623	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954624	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954625	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954626	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954627	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954628	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954629	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954630	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954631	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2021 at the address(es) listed below:

Name	Email Address
Fredrich J. Cruse	trustee@cruselaw.com MO34@ecfbis.com
John P. Miller	on behalf of Creditor Santander Consumer USA Inc jmillier@dunnandmiller.com
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
William H. Ridings, Jr.	on behalf of Debtor Harold L Guido ridingslaw2003@yahoo.com

TOTAL: 4